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Certificate of Notice Page 1 of 3 States Bankruptčy Eastern District of Pennsylvania

In re: Shalina Redding Debtor

Case No. 16-17698-elf Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0313-2 User: Lisa Page 1 of 1 Date Rcvd: Nov 09, 2016 Form ID: 309A Total Noticed: 18

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 11, 2016. db +Shalina Redding, 6038 Shisler Street, Philadelphia, PA 19149-3240 +Children's Place CBNA, P.O. Box 6497, Sioux Falls SD 57117-6497 +Comcast (Southwest Credit Systems), 4120 International Pkwy #1100, 13817311 13817312 Carrollton TX 75007-1958 +Federal Loan Servicing Credit, P.O. Box 60610, Harrisburg PA 17106-0610 13817313 13817316 +NovaCare Rehabilitation, (Bureau of Account Management), 3607 Rosemont Ave., Suite 502, Camp Hill PA 17011-6943 13817318 +PECO, 2300 Market Street, Philadelphia PA 19103-3008 13817319 +St. Christopher's Hospital, (Central Financial Control), 1500 S. Douglas Road, Anaheim CA 92806-6911 (Convergent Outsourcing), 13817320 +T-Mobile USA, 800 SW 39th Street, Renton WA 98057-4975 1000 Northbrook Drive, +TruMark Financial Credit Union, Trevose PA 19053-8430 13817321 Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. tr +EDI: FGARYFSEITZ.COM Nov 10 2016 01:38:00 GARY F. SEITZ, The Curtis Center, Gellert Scali Busenkell & Brown LLC, 601 Walnut Street, Suite 280 South, Philadelphia, PA 19106-3323 E-mail/Text: bankruptcy@phila.gov Nov 10 2016 02:04:23 smg City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 10 2016 02:04:00 sma Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Nov 10 2016 02:04:12 smg U.S. Attorney Office, Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404 c/o Virginia Powel, Esq., +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Nov 10 2016 02:04:05 United States Trustee, ust Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405 13817314 +EDI: AMINFOFP.COM Nov 10 2016 01:38:00 First Premier Bank, 601 S. Minnesota Ave., Sioux Falls SD 57104-4868 13817315 +E-mail/Text: fsncustbrnotice@fullservicenetwork.com Nov 10 2016 02:03:44 Full Service Network, 600 Grant Street FL 30, Pittsburgh PA 15219-2709 13817317 +E-mail/Text: blegal@phfa.org Nov 10 2016 02:04:06 PA Housing Finance Agency, 211 N. Front Street, Harrisburg PA 17101-1406 +E-mail/Text: bankruptcynotice@westlakefinancial.com Nov 10 2016 02:04:05 13817322 Westlake Financial Services, 4751 Wilshire Blvd., Los Angeles CA 90010-3827 TOTAL: 9 \*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\* TOTAL: 0 NONE.

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.

USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 11, 2016 Signature: /s/Joseph Speetjens

# CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 9, 2016 at the address(es) listed below: gseitz@gsbblaw.com, gfs@trustesolutions.net;hsmith@gsbblaw.com GARY F. SEITZ

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 2

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Information	to identify the case:	uge 2 01 0
Debtor 1	Shalina Redding	Social Security number or ITIN xxx-xx-4666
	First Name Middle Name Last Name	EIN
Debtor 2	First Name Middle Name Last Name	Social Security number or ITIN
(Spouse, if filing)		EIN
United States E	Bankruptcy Court Eastern District of Pennsylvania	Date case filed for chapter 7 10/31/16
Case number:	16-17698-elf	

# Official Form 309A (For Individuals or Joint Debtors)

# Notice of Chapter 7 Bankruptcy Case — No Proof of Claim Deadline

\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\*

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="www.pacer.gov">www.pacer.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

with the court.				
	About Debtor 1:	About Debtor 2:		
Debtor's full name	Shalina Redding			
All other names used in the last 8 years				
Address	6038 Shisler Street Philadelphia, PA 19149			
<b>Debtor's attorney</b> Name and address	Shalina Redding 6038 Shisler Street Philadelphia, PA 19149	Contact phone Email: <u>NO EMAIL ADDRESS FOUND</u>		
Bankruptcy trustee Name and address	GARY F. SEITZ Gellert Scali Busenkell & Brown LLC The Curtis Center 601 Walnut Street Suite 280 South Philadelphia, PA 19106	Contact phone 215–238–0011 Email: <u>gseitz@gsbblaw.com</u>		
	Debtor's full name  All other names used in the last 8 years  Address  Debtor's attorney Name and address  Bankruptcy trustee	About Debtor 1:  Debtor's full name Shalina Redding  All other names used in the last 8 years  Address 6038 Shisler Street Philadelphia, PA 19149  Debtor's attorney Name and address Shalina Redding 6038 Shisler Street Philadelphia, PA 19149  Bankruptcy trustee Name and address GARY F. SEITZ Gellert Scali Busenkell & Brown LLC The Curtis Center 601 Walnut Street Suite 280 South		

For more information, see page 2 >

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Debtor Shalina Redding Case number 16-17698-elf

Bankruptcy clerk's office

Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.

900 Market Street Suite 400 Philadelphia, PA 19107 Office Hours: Philadelphia Office -- 8:30 A.M. to 5:00 P.M Reading Office -- 8:00 A.M. to 4:30 P.M.

Contact phone (215)408-2800

Date: 11/9/16

#### 7. Meeting of creditors

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

#### December 8, 2016 at 12:00 PM

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Location:

Office of the U.S. Trustee, Meeting Room, Suite 501, 833 Chestnut Street, Philadelphia, PA 19107

Filing deadline: 2/6/17

#### Presumption of abuse

If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.

Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.

#### Deadlines 9.

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:

#### You must file a complaint:

- if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7),
- if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).

### You must file a motion:

if you assert that the discharge should be denied under § 727(a)(8) or (9).

#### Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the conclusion of the meeting of creditors

### 10. Proof of claim

Please do not file a proof of claim unless you receive a notice to do so.

No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.

#### 11. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

### 12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.